

Governor Mike Kehoe
State of Missouri

Mick Campbell
Commissioner of Finance



DIVISION OF FINANCE

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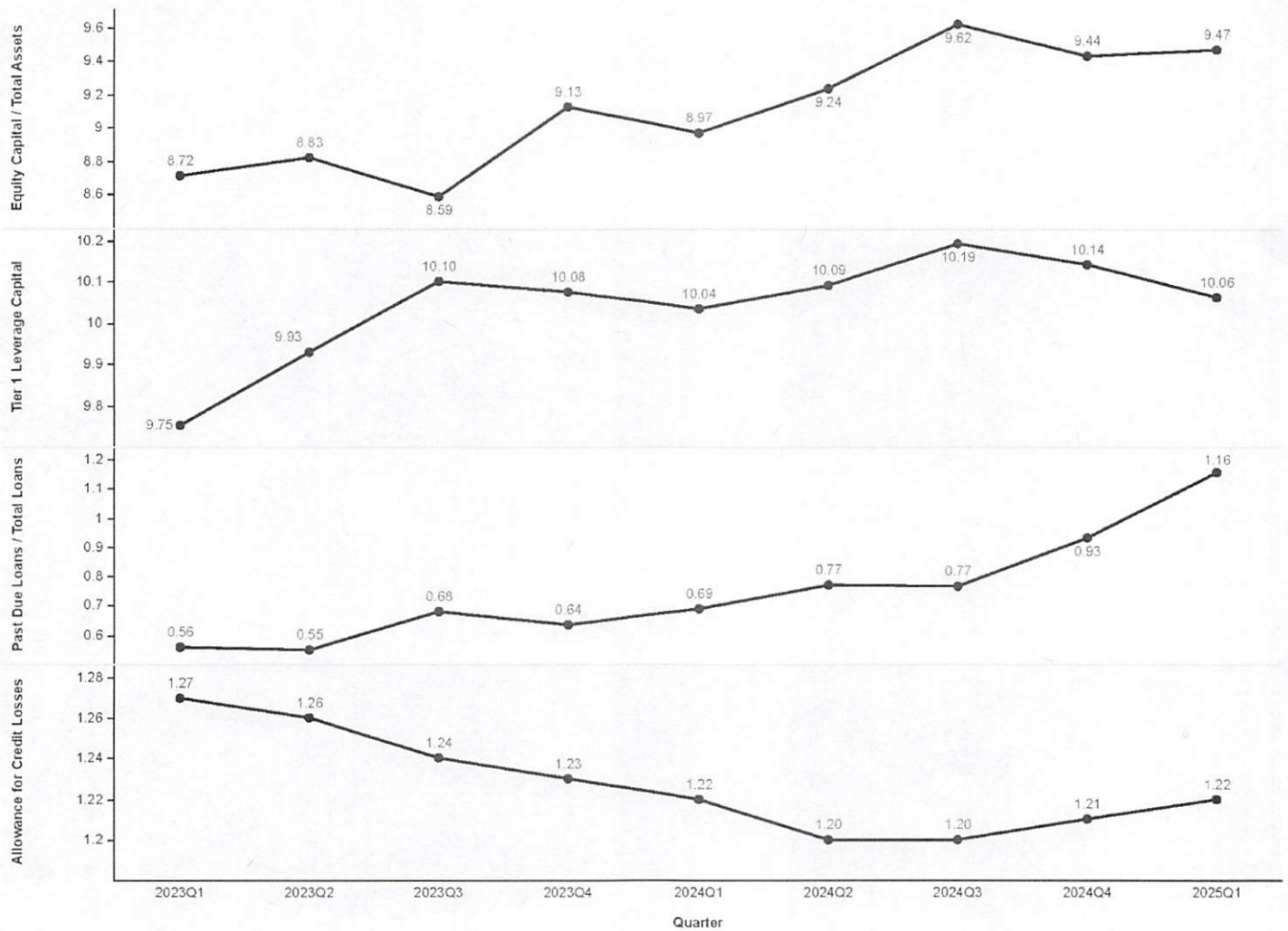
May 15, 2025

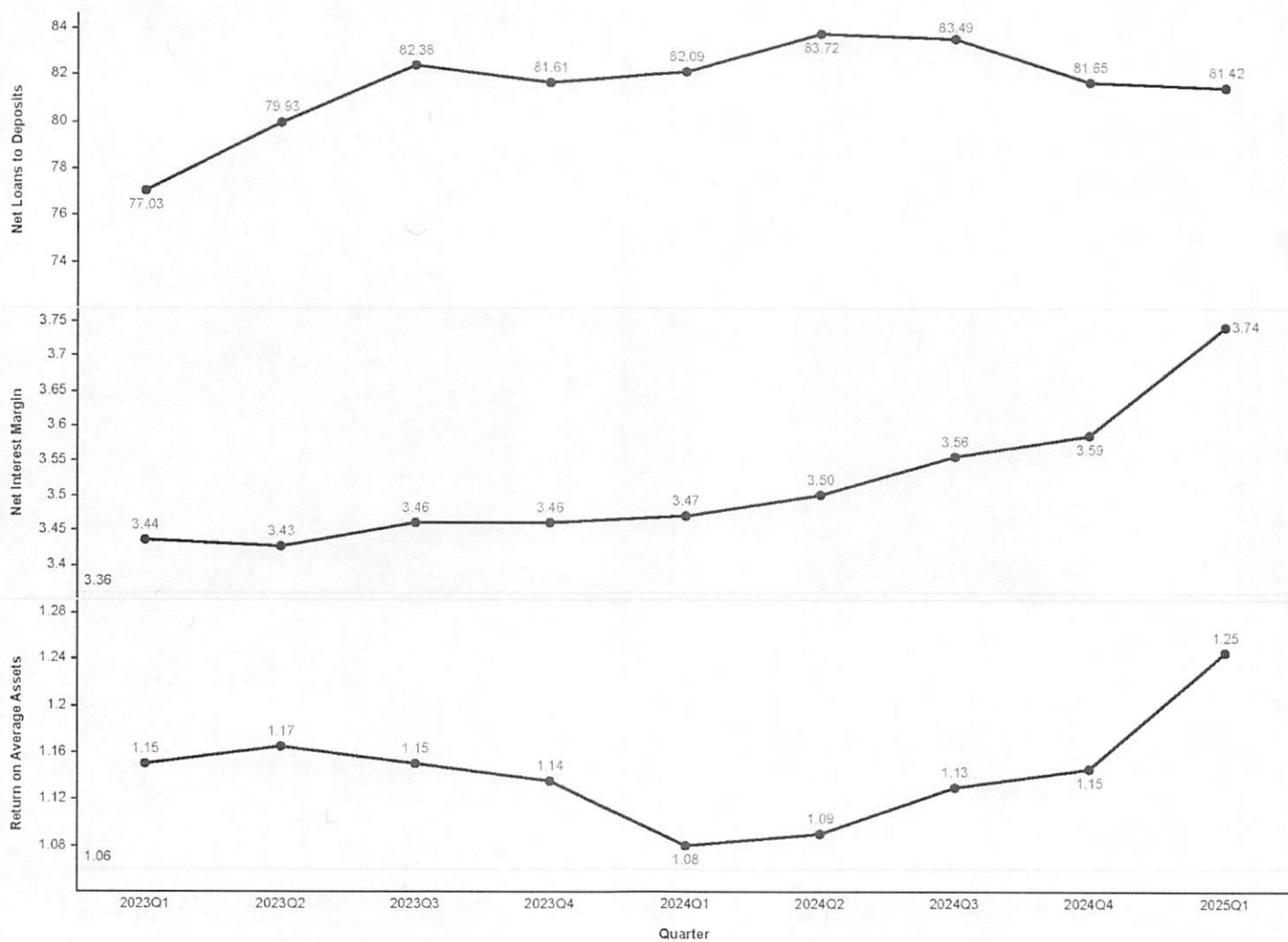
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2025, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the first quarter, the number of state-chartered banks was unchanged at 192.

Assets in state-chartered banks totaled \$208.5 billion on March 31, 2025, an increase of 6.6 percent from one year earlier. Deposits were \$177.7 billion and total loans were \$142.4 billion on March 31, 2025, an increase of 6.7 percent and 6.0 percent respectively, from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The median Tier 1 Leverage Capital ratio is stable at 10.06 percent. Asset quality remains strong. The median past due ratio remains low but increased from 0.93 percent to 1.16 percent. The state median return on average assets remains strong at 1.25 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

Mick Campbell
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COMPARATIVE STATEMENT OF CONDITION
STATE-CHARTERED BANKS AND TRUST COMPANIES IN MISSOURI
AS OF MARCH 31, 2025

ASSETS	192 BANKS 3/31/2025	194 BANKS 3/31/2024	INCREASE DECREASE ()	PERCENT CHANGE
Total Loans and Leases	142,367	134,306	8,061	6.0%
Less: Allowance for Credit Losses on Loans and Leases	1,604	1,502	103	6.8%
Loans and Leases (net)	140,763	132,804	7,959	6.0%
Interest-Bearing Balances	12,241	10,661	1,580	14.8%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,648	656	991	151.0%
Trading Account Assets	95	105	(10)	-9.9%
Securities:				
Held-to-Maturity (at Amortized Cost)	10,351	9,307	1,044	11.2%
Available-for-Sale (at Fair Value)	30,893	30,228	665	2.2%
Equity Securities with readily determinable FV not held for trading	62	30	33	108.7%
Total Earning Assets	196,052	183,792	12,260	6.7%
Cash and Noninterest-Bearing Balances	2,557	1,937	619	32.0%
Premises and Fixed Assets	2,778	2,704	74	2.7%
Other Real Estate Owned	80	98	(18)	-18.8%
Direct and indirect investments in real estate ventures	117	95	22	23.3%
Intangible Assets	1,561	1,566	(5)	-0.3%
Other Assets	5,347	5,319	28	0.5%
TOTAL ASSETS	208,491	195,512	12,979	6.6%
LIABILITIES				
Deposits	177,695	166,542	11,153	6.7%
Deposits over \$250M	9,570	8,479	1,092	12.9%
Brokered Deposits	7,015	5,920	1,094	18.5%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,350	4,264	86	2.0%
Other Borrowed Money	4,548	5,080	(532)	-10.5%
FHLB Advances	3,405	3,274	131	4.0%
Other Borrowings	1,143	1,806	(663)	-36.7%
All Other Liabilities	2,201	1,966	235	12.0%
Total Liabilities	188,795	177,852	10,943	6.2%
EQUITY CAPITAL				
Total Equity Capital	19,696	17,660	2,036	11.5%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
Total Equity Capital	19,696	17,660	2,036	11.5%
TOTAL LIABILITIES AND EQUITY CAPITAL	208,491	195,512	12,979	6.6%

Footnotes:

*Millions of Dollars

*Totals do not include nondeposit trust companies.

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI
AS OF MARCH 31, 2025

ASSETS	3/31/2025			3/31/2024	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	200 ALL BANKS	
Total Loans and Leases	142,367	39,099	181,466	160,793	12.9%
Less: Allowance for Credit Losses on Loans and Leases	1,604	409	2,014	1,764	14.1%
Loans and Leases (net)	140,763	38,689	179,452	159,029	12.8%
Interest-Bearing Balances	12,241	10,048	22,288	17,514	27.3%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,648	647	2,295	842	172.4%
Trading Account Assets	95	22	117	138	-14.9%
Securities:					
Held-to-Maturity (at Amortized Cost)	10,351	5,713	16,063	14,930	7.6%
Available-for-Sale (at Fair Value)	30,893	11,552	42,444	37,380	13.5%
Equity Securities with readily determinable FV not held for trading	62	16	78	45	74.7%
Total Earning Assets	196,052	66,687	262,738	229,879	14.3%
Cash and Noninterest-Bearing Balances	2,557	996	3,553	2,380	49.3%
Premises and Fixed Assets	2,778	450	3,227	2,957	9.2%
Other Real Estate Owned	80	4	84	101	-16.6%
Direct and indirect investments in real estate ventures	117	-	117	95	23.3%
Intangible Assets	1,561	2,348	3,910	1,830	113.7%
Other Assets	5,347	2,845	8,191	7,239	13.2%
TOTAL ASSETS	208,491	73,330	281,820	244,479	15.3%
LIABILITIES					
Deposits	177,695	61,740	239,435	206,799	15.8%
Deposits over \$250M	9,570	1,667	11,238	9,370	19.9%
Brokered Deposits	7,015	1,475	8,490	7,519	12.9%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,350	2,566	6,916	6,494	6.5%
Other Borrowed Money	4,548	86	4,634	6,985	-33.7%
FHLB Advances	3,405	86	3,491	5,179	-32.6%
Other Borrowings	1,143	-	1,143	1,806	-36.7%
All Other Liabilities	2,201	1,599	3,801	2,842	33.7%
Total Liabilities	188,795	65,992	254,786	223,120	14.2%
EQUITY CAPITAL					
Total Equity Capital	19,696	7,338	27,034	21,359	26.6%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>					
Total Equity Capital	19,696	7,338	27,034	21,359	26.6%
TOTAL LIABILITIES AND EQUITY CAPITAL	208,491	73,330	281,820	244,479	15.3%

Footnotes:

*Millions of Dollars

*Totals do not include nondeposit trust companies.

COMPARATIVE STATEMENT OF INCOME
STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI
AS OF MARCH 31, 2025

ASSETS	3/31/2025			3/31/2024	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	200 ALL BANKS	
Interest Income	2,783	796	3,579	3,206	11.7%
Interest Expense	976	356	1,332	1,314	1.4%
Net Interest Income	1,807	440	2,247	1,892	18.8%
Noninterest Income	459	150	609	565	7.7%
Noninterest Expense	1,268	371	1,639	1,455	12.6%
Provision for Credit Losses	79	88	166	57	194.0%
Gains (Losses) on Securities	(1)	(0)	(1)	(11)	-90.4%
Applicable Income Taxes	174	19	193	171	13.0%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
Net Income	744	112	857	764	12.1%
Cash Dividends	374	30	404	528	-23.4%
Net Loan Losses	48	37	84	37	125.6%

Footnotes:

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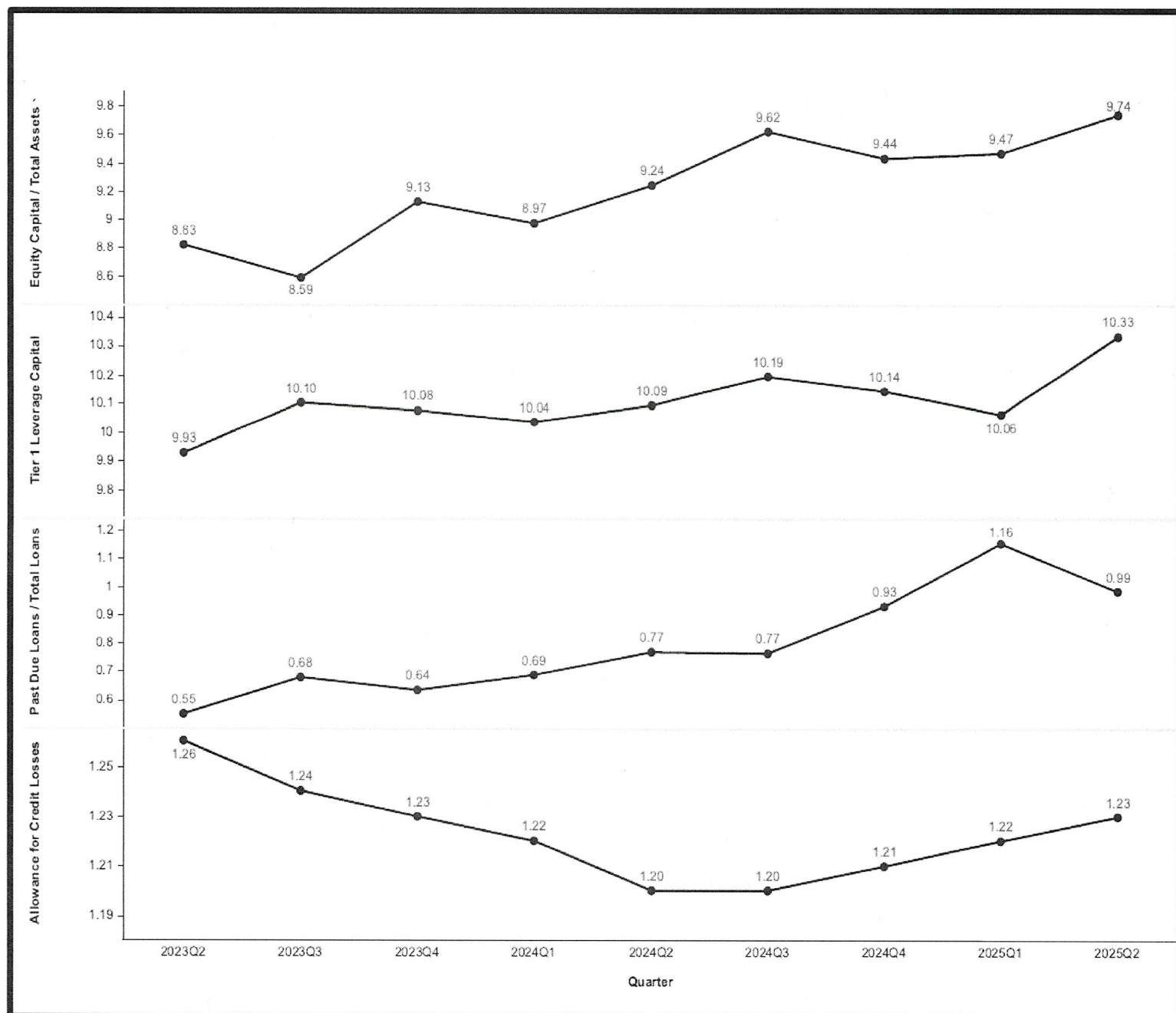
August 13, 2025

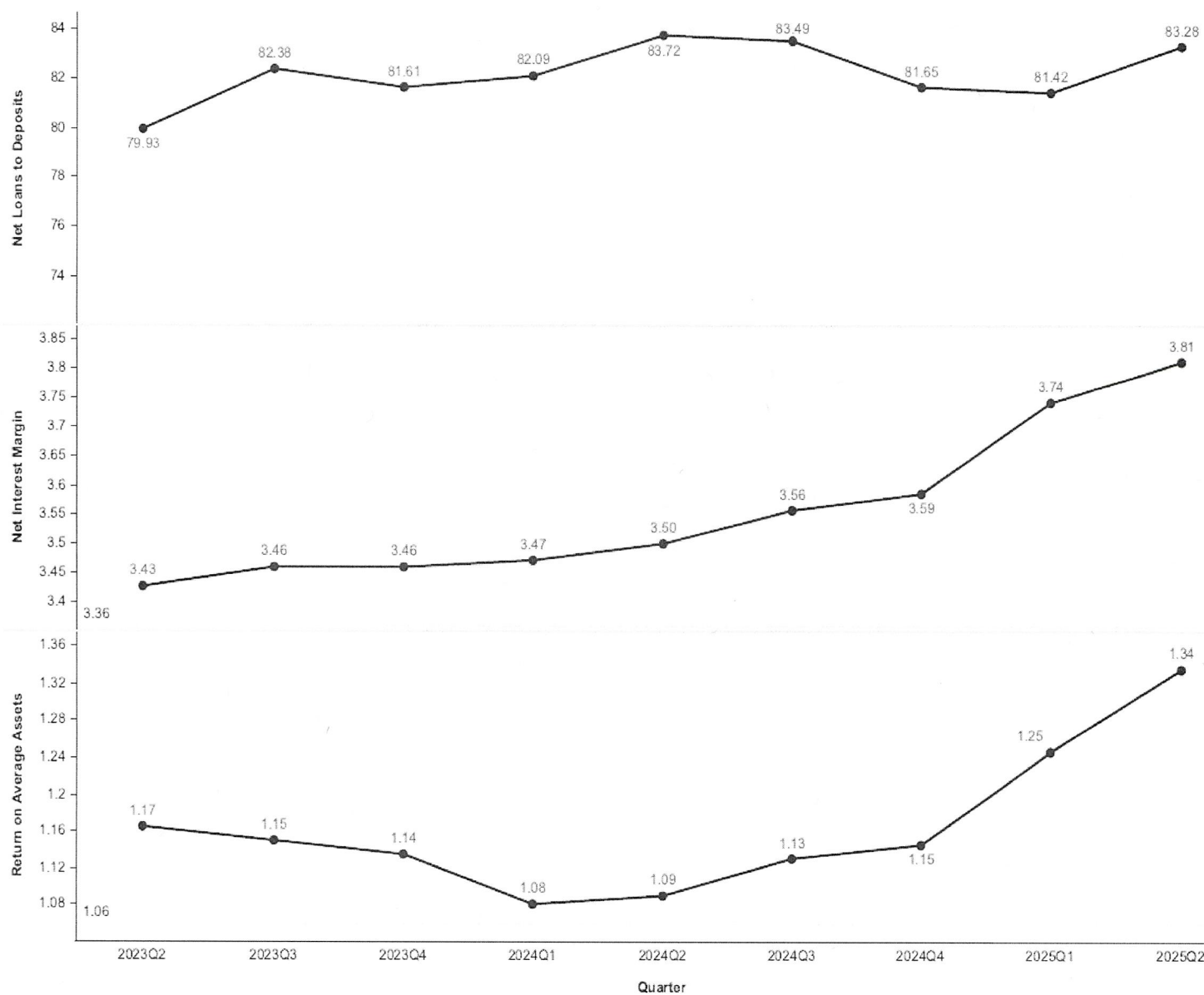
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2025, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the second quarter, the number of state-chartered banks was unchanged at 192.

Assets in state-chartered banks totaled \$208 billion on June 30, 2025, an increase of 5.9 percent from one year earlier. Deposits were \$176.6 billion and total loans were \$144.3 billion on June 30, 2025, an increase of 6.0 percent and 5.5 percent respectively, from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The median Tier 1 Leverage Capital ratio increased to 10.33 percent. Asset quality remains strong. The median past due ratio remains low at 0.99 percent. The state median return on average assets remains strong at 1.34 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

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COMPARATIVE STATEMENT OF CONDITION
STATE-CHARTERED BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2025

ASSETS	192 BANKS 6/30/2025	193 BANKS 6/30/2024	INCREASE DECREASE ()	PERCENT CHANGE
Total Loans and Leases	144,349	136,780	7,569	5.5%
Less: Allowance for Credit Losses on Loans and Leases	1,625	1,524	101	6.6%
Loans and Leases (net)	142,724	135,256	7,468	5.5%
Interest-Bearing Balances	9,980	8,663	1,317	15.2%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,423	999	424	42.4%
Trading Account Assets	70	95	(25)	-26.3%
Securities:				
Held-to-Maturity (at Amortized Cost)	10,132	9,609	523	5.4%
Available-for-Sale (at Fair Value)	30,888	29,738	1,150	3.9%
Equity Securities with readily determinable FV not held for trading	59	67	(8)	-11.9%
Total Earning Assets	195,276	184,427	10,849	5.9%
Cash and Noninterest-Bearing Balances	2,509	2,102	407	19.4%
Premises and Fixed Assets	2,830	2,738	92	3.4%
Other Real Estate Owned	94	94	-	0.0%
Direct and indirect investments in real estate ventures	126	97	29	29.9%
Intangible Assets	1,560	1,575	(15)	-1.0%
Other Assets	5,585	5,452	133	2.4%
TOTAL ASSETS	207,980	196,485	11,495	5.9%
LIABILITIES				
Deposits	176,634	166,571	10,063	6.0%
Deposits over \$250M	9,819	8,881	938	10.6%
Brokered Deposits	7,556	5,902	1,654	28.0%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,299	4,271	28	0.7%
Other Borrowed Money	4,671	5,473	(802)	-14.7%
FHLB Advances	3,524	3,839	(315)	-8.2%
Other Borrowings	1,147	1,634	(487)	-29.8%
All Other Liabilities	2,115	2,164	(49)	-2.3%
Total Liabilities	187,719	178,479	9,240	5.2%
EQUITY CAPITAL				
Total Equity Capital	20,261	18,006	2,255	12.5%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
Total Equity Capital	20,261	18,006	2,255	12.5%
TOTAL LIABILITIES AND EQUITY CAPITAL	207,980	196,485	11,495	5.9%

Footnotes:

*Millions of Dollars

*Totals do not include nondeposit trust companies.

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2025

ASSETS	6/30/2025			6/30/2024	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	199 ALL BANKS	
Total Loans and Leases	144,349	40,015	184,364	163,827	12.5%
Less: Allowance for Credit Losses on Loans and Leases	1,625	432	2,057	1,801	14.2%
Loans and Leases (net)	142,724	39,583	182,307	162,026	12.5%
Interest-Bearing Balances	9,980	10,257	20,237	13,554	49.3%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,423	753	2,176	1,252	73.8%
Trading Account Assets	70	22	92	116	-20.7%
Securities:					
Held-to-Maturity (at Amortized Cost)	10,132	5,495	15,627	15,156	3.1%
Available-for-Sale (at Fair Value)	30,868	12,835	43,723	37,447	16.8%
Equity Securities with readily determinable FV not held for trading	59	16	75	81	-7.4%
Total Earning Assets	195,276	68,961	264,237	229,632	15.1%
Cash and Noninterest-Bearing Balances	2,509	1,172	3,681	2,658	38.5%
Premises and Fixed Assets	2,830	455	3,285	2,988	9.9%
Other Real Estate Owned	94	5	99	96	3.1%
Direct and indirect investments in real estate ventures	126	-	126	97	29.9%
Intangible Assets	1,560	2,337	3,897	1,836	112.3%
Other Assets	5,585	2,887	8,472	7,340	15.4%
TOTAL ASSETS	207,980	75,817	283,797	244,647	16.0%
LIABILITIES					
Deposits	176,634	64,259	240,893	206,518	16.6%
Deposits over \$250M	9,819	1,692	11,511	9,857	16.8%
Brokered Deposits	7,556	1,362	8,918	7,206	23.8%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,299	2,943	7,242	6,490	11.6%
Other Borrowed Money	4,671	76	4,747	6,879	-31.0%
FHLB Advances	3,524	76	3,600	5,245	-31.4%
Other Borrowings	1,147	-	1,147	1,634	-29.8%
All Other Liabilities	2,115	950	3,065	2,967	3.3%
Total Liabilities	187,719	68,228	255,947	222,854	14.8%
EQUITY CAPITAL					
Total Equity Capital	20,261	7,589	27,850	21,793	27.8%
Includes net unrealized holding gains (losses) on AFS securities.					
Total Equity Capital	20,261	7,589	27,850	21,793	27.8%
TOTAL LIABILITIES AND EQUITY CAPITAL	207,980	75,817	283,797	244,647	16.0%

Footnotes:

*Millions of Dollars

*Totals do not include nondeposit trust companies.

COMPARATIVE STATEMENT OF INCOME
STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2025

ASSETS	6/30/2025			6/30/2024	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	199 ALL BANKS	
Interest Income	5,657	1,706	7,363	6,507	13.2%
Interest Expense	1,943	753	2,696	2,664	1.2%
Net Interest Income	3,714	953	4,667	3,843	21.4%
Noninterest Income	945	319	1,264	1,129	12.0%
Noninterest Expense	2,570	775	3,345	2,894	15.6%
Provision for Credit Losses	159	115	274	114	140.4%
Gains (Losses) on Securities	(4)	(1)	(5)	(177)	-97.2%
Applicable Income Taxes	359	66	425	320	32.8%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
Net Income	1,567	315	1,882	1,467	28.3%
Cash Dividends	855	36	891	1,047	-14.9%
Net Loan Losses	125	56	181	71	154.9%

Footnotes:

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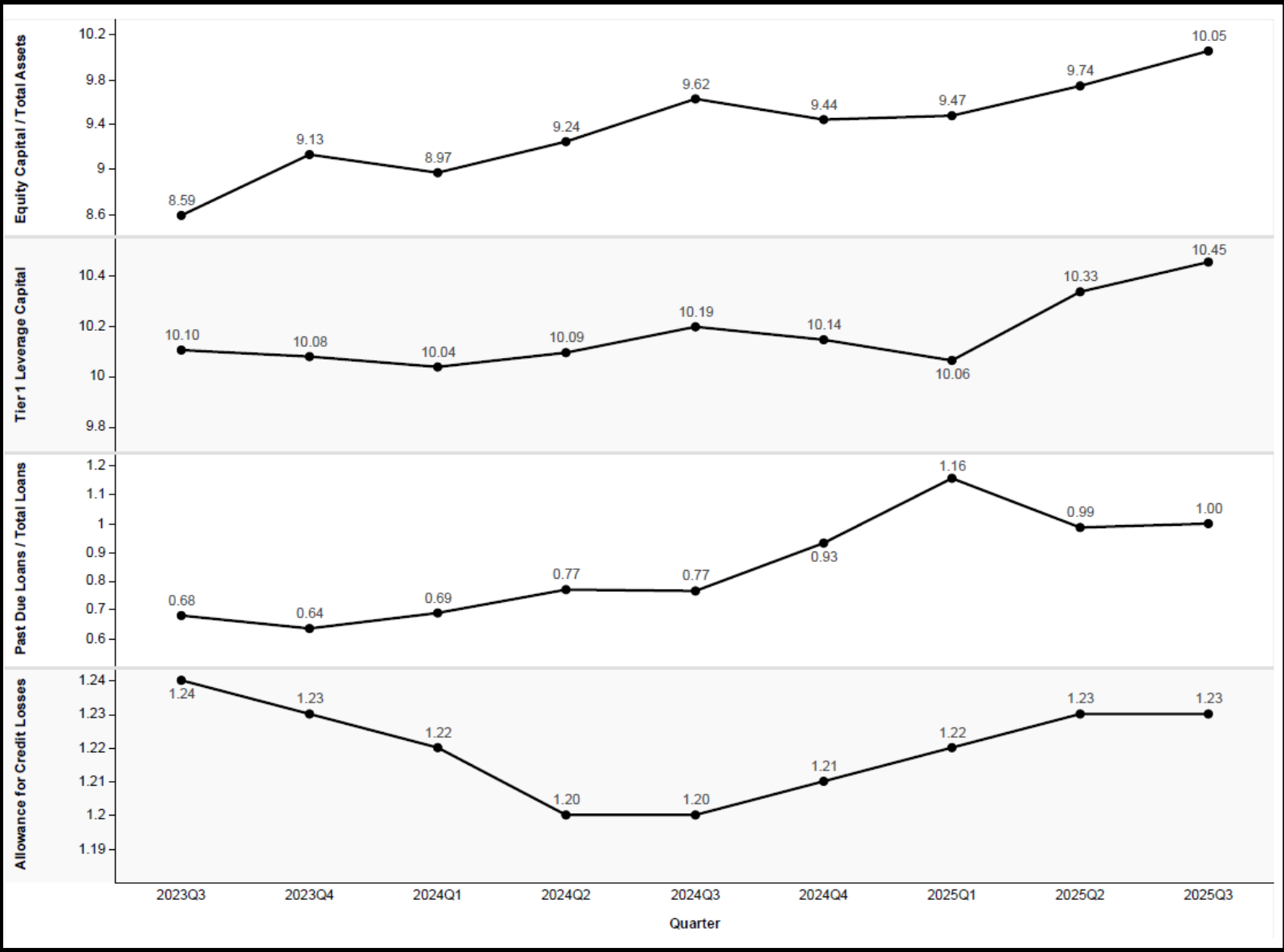
November 25, 2025

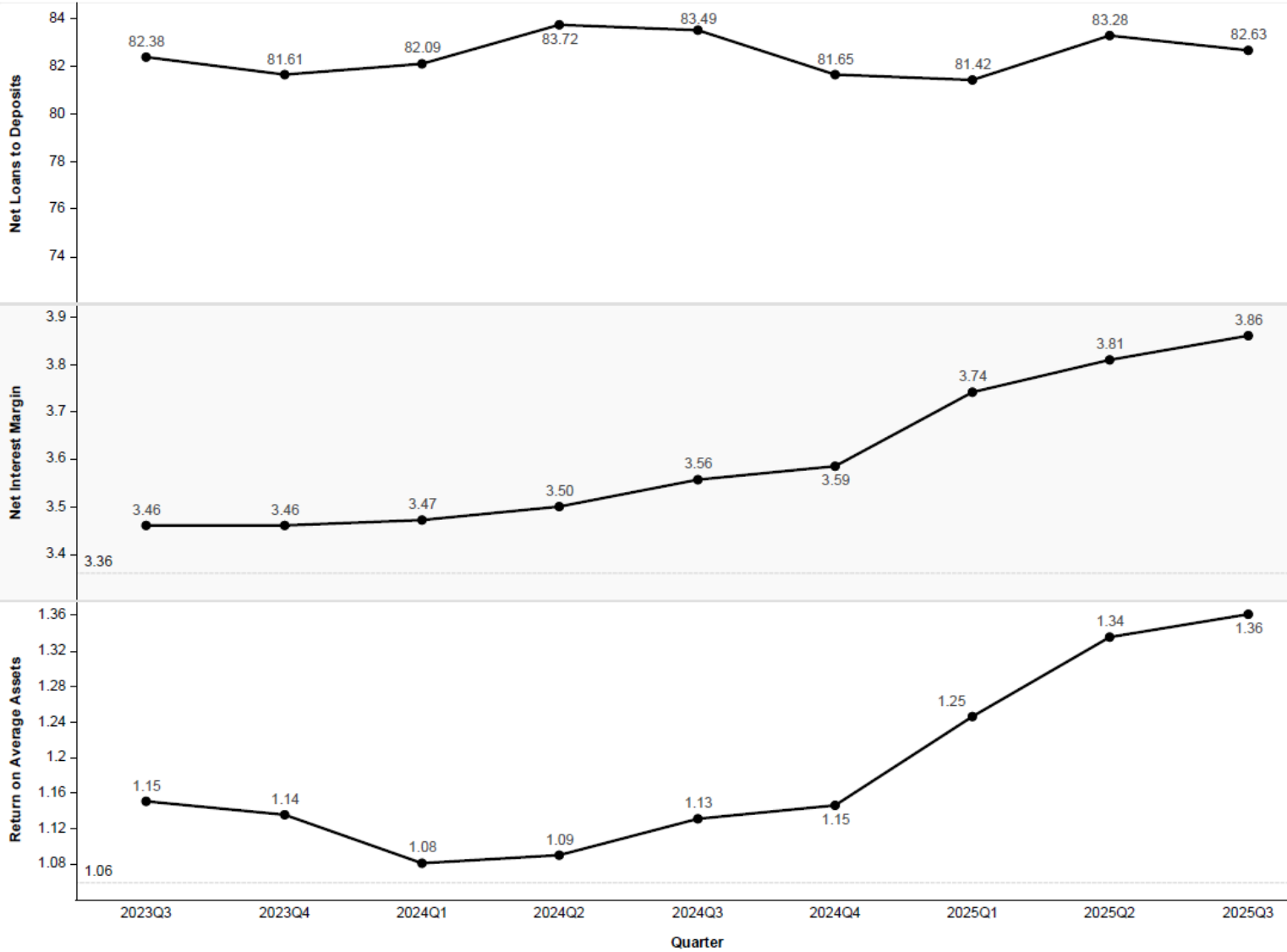
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2025, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the third quarter, the number of state-chartered banks declined from 192 to 191, as one bank merged into another institution.

Assets in state-chartered banks totaled \$211.4 billion on September 30, 2025, an increase of 5.6 percent from one year earlier. Deposits were \$179.1 billion and total loans were \$146.1 billion on September 30, 2025, for increases of 5.5 percent and 5.2 percent respectively, from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The median Tier 1 Leverage Capital ratio increased to 10.45 percent. Asset quality remains strong. The median past due ratio remains low at 1.00 percent. The state median return on average assets remains strong at 1.36 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

Mick Campbell
Commissioner of Finance





COMPARATIVE STATEMENT OF CONDITION
STATE-CHARTERED BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2025

ASSETS	191 BANKS 9/30/2025	194 BANKS 9/30/2024	INCREASE DECREASE ()	PERCENT CHANGE
Total Loans and Leases	146,169	138,903	7,266	5.2%
Less: Allowance for Credit Losses on Loans and Leases	1,660	1,557	103	6.6%
Loans and Leases (net)	144,509	137,346	7,163	5.2%
Interest-Bearing Balances	11,278	8,708	2,570	29.5%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,354	923	431	46.7%
Trading Account Assets	77	84	(7)	-8.3%
Securities:				
Held-to-Maturity (at Amortized Cost)	9,977	10,162	(185)	-1.8%
Available-for-Sale (at Fair Value)	31,406	30,879	527	1.7%
Equity Securities with readily determinable FV not held for trading	56	65	(9)	-13.8%
Total Earning Assets	198,657	188,167	10,490	5.6%
Cash and Noninterest-Bearing Balances	2,287	2,407	(120)	-5.0%
Premises and Fixed Assets	2,846	2,748	98	3.6%
Other Real Estate Owned	99	77	22	28.6%
Direct and indirect investments in real estate ventures	133	105	28	26.7%
Intangible Assets	1,555	1,563	(8)	-0.5%
Other Assets	5,859	5,072	787	15.5%
TOTAL ASSETS	211,436	200,139	11,297	5.6%
LIABILITIES				
Deposits	179,128	169,791	9,337	5.5%
Deposits over \$250M	9,794	9,657	137	1.4%
Brokered Deposits	7,321	6,730	591	8.8%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,137	3,850	287	7.5%
Other Borrowed Money	4,889	5,287	(398)	-7.5%
FHLB Advances	3,691	3,676	15	0.4%
Other Borrowings	1,198	1,611	(413)	-25.6%
All Other Liabilities	2,347	2,099	248	11.8%
Total Liabilities	190,501	181,027	9,474	5.2%
EQUITY CAPITAL				
Total Equity Capital	20,935	19,112	1,823	9.5%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
Total Equity Capital	20,935	19,112	1,823	9.5%
TOTAL LIABILITIES AND EQUITY CAPITAL	211,436	200,139	11,297	5.6%

Footnotes:

*Millions of Dollars

*Totals do not include nondeposit trust companies.

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2025

ASSETS	9/30/2025			9/30/2024	PERCENT CHANGE
	191 STATE BANKS	6 NATIONAL BANKS	197 ALL BANKS	200 ALL BANKS	
Total Loans and Leases	146,169	41,015	187,184	166,758	12.2%
Less: Allowance for Credit Losses on Loans and Leases	1,660	449	2,109	1,844	14.4%
Loans and Leases (net)	144,509	40,566	185,075	164,914	12.2%
Interest-Bearing Balances	11,278	8,144	19,422	15,679	23.9%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,354	781	2,135	1,325	61.1%
Trading Account Assets	77	25	102	109	-6.4%
Securities:					
Held-to-Maturity (at Amortized Cost)	9,977	5,654	15,631	15,637	0.0%
Available-for-Sale (at Fair Value)	31,406	14,072	45,478	38,559	17.9%
Equity Securities with readily determinable FV not held for trading	56	16	72	81	-11.1%
Total Earning Assets	198,657	69,258	267,915	236,304	13.4%
Cash and Noninterest-Bearing Balances	2,287	1,148	3,435	3,261	5.3%
Premises and Fixed Assets	2,846	459	3,305	2,999	10.2%
Other Real Estate Owned	99	6	105	79	32.9%
Direct and indirect investments in real estate ventures	133	-	133	105	26.7%
Intangible Assets	1,555	2,339	3,894	1,822	113.7%
Other Assets	5,859	2,832	8,691	6,940	25.2%
TOTAL ASSETS	211,436	76,042	287,478	251,510	14.3%
LIABILITIES					
Deposits	179,128	64,261	243,389	213,064	14.2%
Deposits over \$250M	9,794	1,760	11,554	10,815	6.8%
Brokered Deposits	7,321	1,328	8,649	8,178	5.8%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,137	2,841	6,978	5,876	18.8%
Other Borrowed Money	4,889	66	4,955	6,430	-22.9%
FHLB Advances	3,691	66	3,757	4,819	-22.0%
Other Borrowings	1,198	-	1,198	1,611	-25.6%
All Other Liabilities	2,347	998	3,345	2,901	15.3%
Total Liabilities	190,501	68,166	258,667	228,271	13.3%
EQUITY CAPITAL					
Total Equity Capital	20,935	7,876	28,811	23,239	24.0%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>					
Total Equity Capital	20,935	7,876	28,811	23,239	24.0%
TOTAL LIABILITIES AND EQUITY CAPITAL	211,436	76,042	287,478	251,510	14.3%

Footnotes:

*Millions of Dollars

*Totals do not include nondeposit trust companies.

COMPARATIVE STATEMENT OF INCOME
STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2025

ASSETS	9/30/2025			9/30/2024	PERCENT CHANGE
	191 STATE BANKS	6 NATIONAL BANKS	197 ALL BANKS	200 ALL BANKS	
Interest Income	8,616	2,647	11,263	9,926	13.5%
Interest Expense	2,922	1,171	4,093	4,071	0.5%
Net Interest Income	5,694	1,476	7,170	5,855	22.5%
Noninterest Income	1,460	496	1,956	1,724	13.5%
Noninterest Expense	3,927	1,205	5,132	4,382	17.1%
Provision for Credit Losses	274	140	414	199	108.0%
Gains (Losses) on Securities	(10)	(1)	(11)	(195)	-94.4%
Applicable Income Taxes	567	116	683	512	33.4%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
Net Income	2,376	510	2,886	2,291	26.0%
Cash Dividends	1,316	72	1,388	1,430	-2.9%
Net Loan Losses	205	75	280	123	127.6%

Footnotes:

*Millions of Dollars

*Totals do not include nondeposit trust companies.

Governor Mike Kehoe
State of Missouri

Mick Campbell
Commissioner of Finance



DIVISION OF FINANCE

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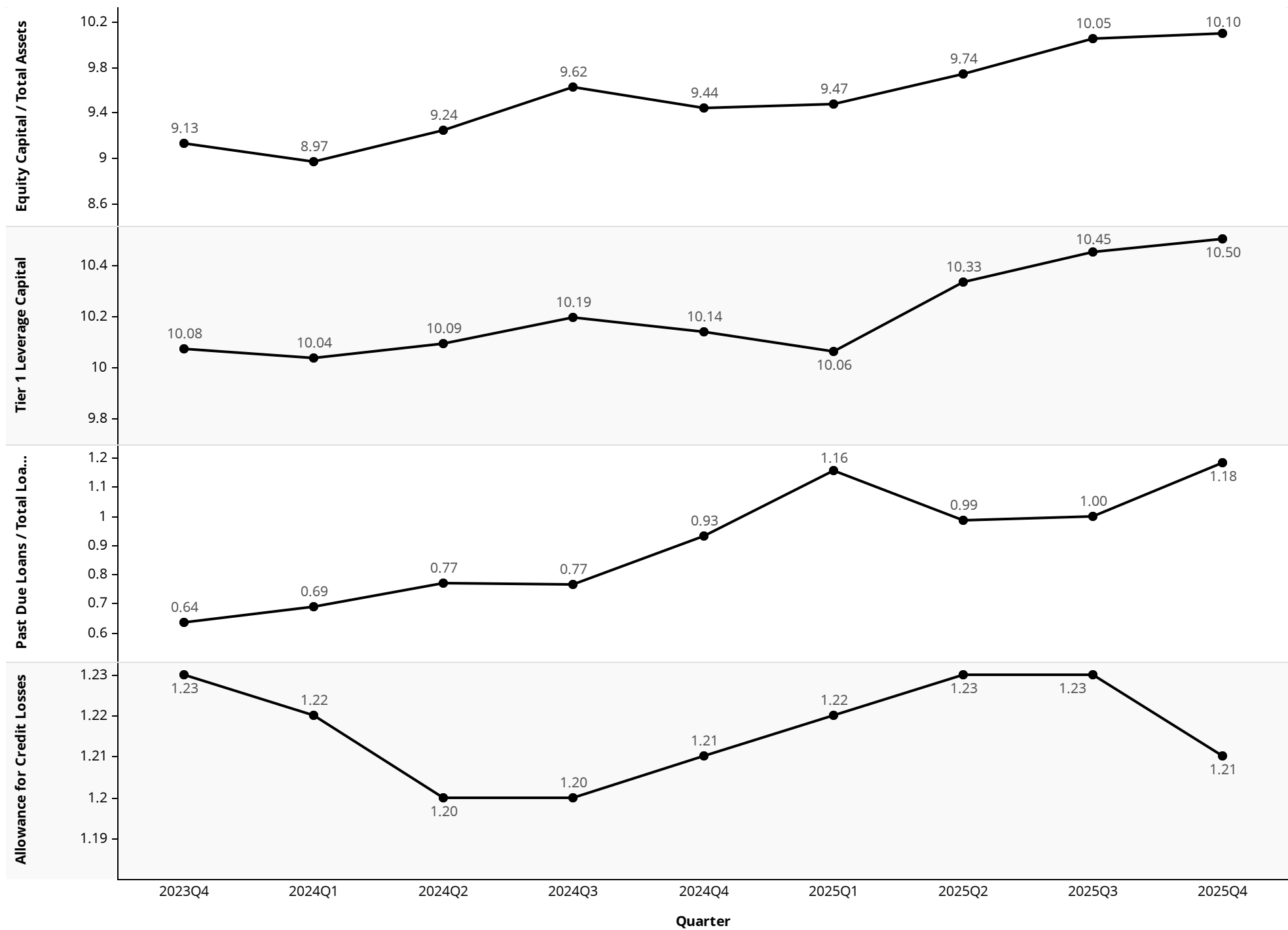
February 20, 2026

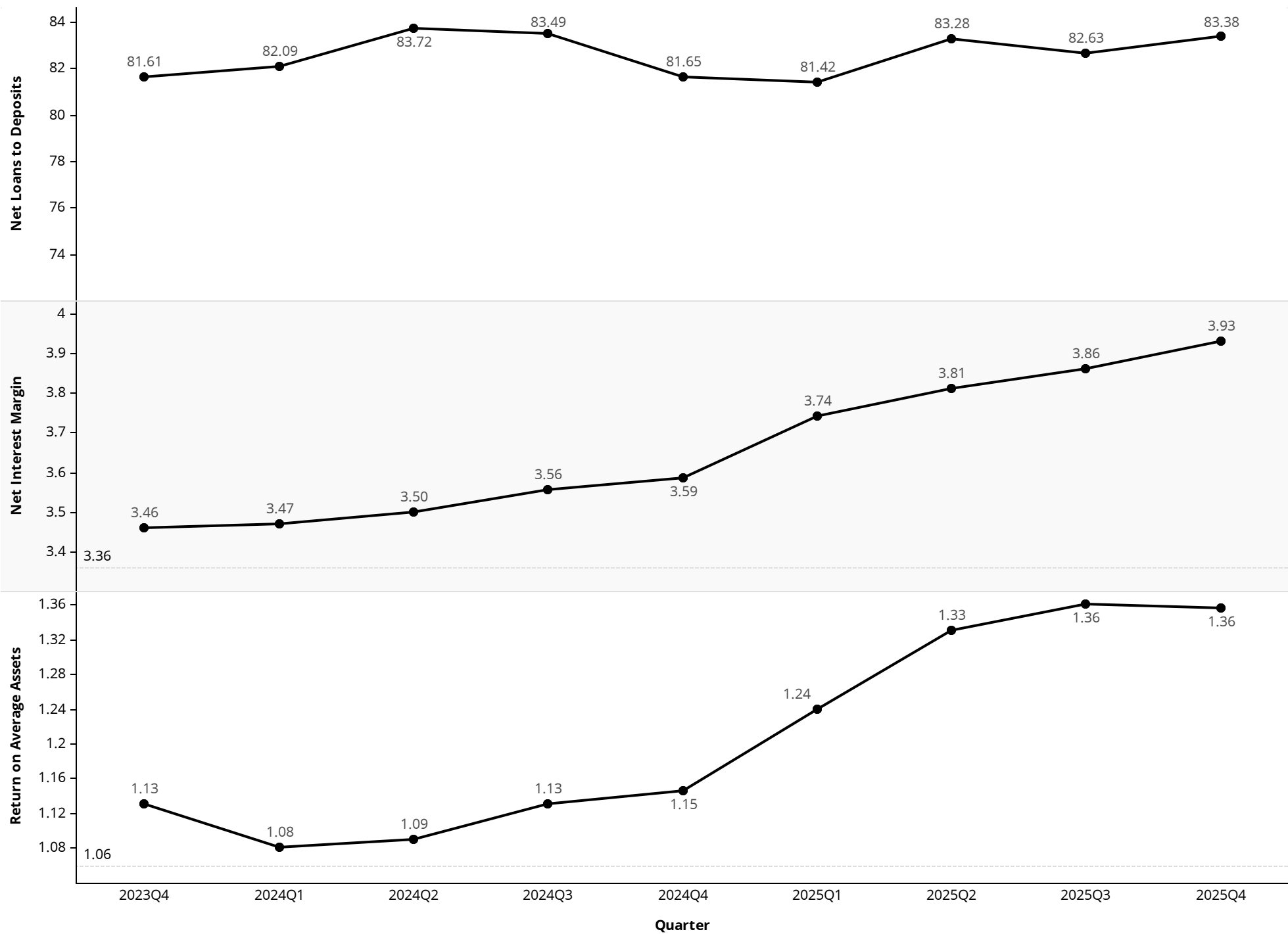
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2025, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the fourth quarter, the number of state-chartered banks declined from 191 to 188, as three banks merged into other institutions.

Assets in state-chartered banks totaled \$214.4 billion on December 31, 2025, an increase of 4.5 percent from one year earlier. Deposits were \$182.1 billion and total loans were \$146.9 billion on December 31, 2025, as both increased 4.1 percent from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The median Tier 1 Leverage Capital ratio increased to 10.50 percent. Asset quality remains strong. The median past due ratio remains low at 1.18 percent. The state median return on average assets remains strong at 1.36 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

Mick Campbell
Commissioner of Finance





COMPARATIVE STATEMENT OF CONDITION
STATE-CHARTERED BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2025

ASSETS	188 BANKS 12/31/2025	192 BANKS 12/31/2024	INCREASE DECREASE ()	PERCENT CHANGE
Total Loans and Leases	146,966	141,162	5,804	4.1%
Less: Allowance for Credit Losses on Loans and Leases	1,649	1,572	77	4.9%
Loans and Leases (net)	145,317	139,590	5,727	4.1%
Interest-Bearing Balances	12,772	10,808	1,964	18.2%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,485	1,250	235	18.8%
Trading Account Assets	60	83	(23)	-27.7%
Securities:				
Held-to-Maturity (at Amortized Cost)	9,519	10,175	(656)	-6.4%
Available-for-Sale (at Fair Value)	31,934	30,654	1,280	4.2%
Equity Securities with readily determinable FV not held for trading	56	60	(4)	-6.7%
Total Earning Assets	201,143	192,620	8,523	4.4%
Cash and Noninterest-Bearing Balances	2,750	2,738	12	0.4%
Premises and Fixed Assets	2,839	2,762	77	2.8%
Other Real Estate Owned	171	77	94	122.1%
Direct and indirect investments in real estate ventures	133	119	14	11.8%
Intangible Assets	1,606	1,565	41	2.6%
Other Assets	5,791	5,335	456	8.5%
TOTAL ASSETS	214,433	205,216	9,217	4.5%
LIABILITIES				
Deposits	182,149	174,914	7,235	4.1%
Deposits over \$250M	9,617	9,693	(76)	-0.8%
Brokered Deposits	7,321	6,701	620	9.3%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,922	4,643	279	6.0%
Other Borrowed Money	4,226	4,594	(368)	-8.0%
FHLB Advances	3,019	3,223	(204)	-6.3%
Other Borrowings	1,207	1,371	(164)	-12.0%
All Other Liabilities	2,050	2,100	(50)	-2.4%
Total Liabilities	193,347	186,251	7,096	3.8%
EQUITY CAPITAL				
Total Equity Capital	21,086	18,965	2,121	11.2%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
Total Equity Capital	21,086	18,965	2,121	11.2%
TOTAL LIABILITIES AND EQUITY CAPITAL	214,433	205,216	9,217	4.5%

Footnotes:

***Millions of Dollars**

***Totals do not include nondeposit trust companies.**

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2025

	12/31/2025			12/31/2024	PERCENT CHANGE
	188 STATE BANKS	6 NATIONAL BANKS	194 ALL BANKS	198 ALL BANKS	
ASSETS					
Total Loans and Leases	146,966	42,124	189,090	169,962	11.3%
Less: Allowance for Credit Losses on Loans and Leases	1,649	461	2,110	1,871	12.8%
Loans and Leases (net)	145,317	41,663	186,980	168,091	11.2%
Interest-Bearing Balances	12,772	7,326	20,098	18,963	6.0%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,485	1,557	3,042	1,799	69.1%
Trading Account Assets	60	19	79	103	-23.3%
Securities:					
Held-to-Maturity (at Amortized Cost)	9,519	5,724	15,243	15,554	-2.0%
Available-for-Sale (at Fair Value)	31,934	14,417	46,351	39,087	18.6%
Equity Securities with readily determinable FV not held for trading	56	16	72	75	-4.0%
Total Earning Assets	201,143	70,722	271,865	243,672	11.6%
Cash and Noninterest-Bearing Balances	2,750	1,034	3,784	3,399	11.3%
Premises and Fixed Assets	2,839	458	3,297	3,042	8.4%
Other Real Estate Owned	171	5	176	79	122.8%
Direct and indirect investments in real estate ventures	133	-	133	119	11.8%
Intangible Assets	1,606	2,318	3,924	1,829	114.5%
Other Assets	5,791	2,948	8,739	7,471	17.0%
TOTAL ASSETS	214,433	77,485	291,918	259,611	12.4%
LIABILITIES					
Deposits	182,149	65,040	247,189	221,775	11.5%
Deposits over \$250M	9,617	2,206	11,823	11,220	5.4%
Brokered Deposits	7,321	1,215	8,536	8,503	0.4%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,922	3,327	8,249	7,261	13.6%
Other Borrowed Money	4,226	36	4,262	4,679	-8.9%
FHLB Advances	3,019	36	3,055	3,308	-7.6%
Other Borrowings	1,207	-	1,207	1,371	-12.0%
All Other Liabilities	2,050	931	2,981	2,920	2.1%
Total Liabilities	193,347	69,334	262,681	236,635	11.0%
EQUITY CAPITAL					
Total Equity Capital	21,086	8,151	29,237	22,976	27.3%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>					
Total Equity Capital	21,086	8,151	29,237	22,976	27.3%
TOTAL LIABILITIES AND EQUITY CAPITAL	214,433	77,485	291,918	259,611	12.4%

Footnotes:

***Millions of Dollars**

***Totals do not include nondeposit trust companies.**

COMPARATIVE STATEMENT OF INCOME
STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2025

	12/31/2025			12/31/2024	
	188 STATE BANKS	6 NATIONAL BANKS	194 ALL BANKS	198 ALL BANKS	PERCENT CHANGE
Interest Income	11,465	3,598	15,063	13,360	12.7%
Interest Expense	3,830	1,551	5,381	5,400	-0.4%
Net Interest Income	7,635	2,047	9,682	7,960	21.6%
Noninterest Income	1,914	661	2,575	2,310	11.5%
Noninterest Expense	5,248	1,643	6,891	5,922	16.4%
Provision for Credit Losses	398	169	567	314	80.6%
Gains (Losses) on Securities	(19)	(2)	(21)	(240)	-91.3%
Applicable Income Taxes	755	164	919	692	32.8%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
Net Income	3,129	730	3,859	3,102	24.4%
Cash Dividends	1,867	120	1,987	1,883	5.5%
Net Loan Losses	326	94	420	203	106.9%

Footnotes:
***Millions of Dollars**
***Totals do not include nondeposit trust companies.**